

**Information to identify the case:**

Debtor 1 **Carmelita D Williams**  
First Name \_\_\_\_\_ Middle Name \_\_\_\_\_ Last Name \_\_\_\_\_  
Debtor 2 \_\_\_\_\_  
(Spouse, if filing) First Name \_\_\_\_\_ Middle Name \_\_\_\_\_ Last Name \_\_\_\_\_  
United States Bankruptcy Court **WESTERN DISTRICT OF PENNSYLVANIA**  
Case number: **10-28895-GLT**

Social Security number or ITIN **xxx-xx-4383**  
EIN \_\_\_\_\_  
Social Security number or ITIN \_\_\_\_\_  
EIN \_\_\_\_\_

## Order of Discharge

12/15

**IT IS ORDERED:** A discharge under 11 U.S.C. § 1328(a) is granted to:

Carmelita D Williams  
aka Carmelita D Washington

8/19/16

**By the court:** Gregory L. Taddonio  
United States Bankruptcy Judge

### Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

#### **Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

#### **Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

#### **Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

**For more information, see page 2**

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**

In re:  
Carmelita D Williams  
Debtor

Case No. 10-28895-GLT  
Chapter 13

## **CERTIFICATE OF NOTICE**

District/off: 0315-2

User: amaz  
Form ID: 3180W

Page 1 of 2  
Total Noticed: 38

Date Rcvd: Aug 19, 2016

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Aug 21, 2016.

db +Carmelita D Williams, 82 Frankwood Road, Pittsburgh, PA 15235-1339  
cr +Midland Mortgage Co. Midfirst Bank, by its service, 999 N.W. Grand Blvd., Suite 100,  
Oklahoma City, OK 73118-6051  
cr +Midland Mortgage Company, c/o Leon P. Haller, Esquire, 1719 North Front Street,  
Harrisburg, PA 17102-2305  
12921745 +AAA Debt Recovery Inc, P.O. Box 129, Monroeville, PA 15146-0129  
12921746 Accelerated Financial, 4015 Raintree Road, Suite 140A, Chesapeake, VA 23321  
12921747 Allegheny County Treasurer, Room 108 Court House, Pittsburgh, PA 15219-2497  
12921748 +Allegheny County Treasurer, C/O Jordan Tax Service, 102 Rahway Rd.,  
McMurray, PA 15317-3349  
12921753 +City County FCU, P.O. Box 23476, Pittsburgh, PA 15222-6476  
12921754 +Collection Service Center, P.O. Box 560, New Kensington, PA 15068-0560  
13008879 Duquesne Light Company, c/o Peter J. Ashcroft, Esquire, Bernstein Law Firm, P.C.,  
Suite 2200, Gulf Tower, Pittsburgh, PA 15219  
12921755 +EMC Mortgage, P.O. Box 141358, Irving, TX 75014-1358  
13017637 +EMC Mortgage Corporation, Attn: OH4-7119, 3415 Vision Drive, Columbus, OH 43219-6009  
12921756 +First National Collection Bureau, Inc., 610 Waltham Way, Sparks, NV 89434-6695  
12921759 +Midfirst Bank, 999 N.W. Grand Boulevard, Oklahoma City, OK 73118-6051  
12959049 +Midfirst Bank, by its servicer, Midland Mortgage Company, 999 N.W. Grand Blvd., Suite 110,  
Oklahoma City, OK 73118-6051  
12921760 +Midland Credit Management, 2365 Northside Drive, Suite 300, San Diego, CA 92108-2709  
12921761 +Penn Hills S. D. and Municipality of PH, C/O Maiello Bruno & Maiello LLP,  
3301 McCrady Road, Pittsburgh, PA 15235-5137  
12937237 +U.S. Dept of HUD, c/o Novad Management Consulting, Shepherd's Mall,  
2401 NW 23rd St. Ste. 1A, Oklahoma City, OK 73107-2423  
13969537 +U.S. Dept. of HUD, c/o Novad Management Consulting, LLC, 2401 N.W. 23rd Street, Suite 1A1,  
Oklahoma City, OK 73107-2448

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.  
smg E-mail/Text: RVSVCBICNOTICE1@state.pa.us Aug 20 2016 01:17:34 Pennsylvania Dept. of Revenue,  
Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION,

cr Harrisburg, PA 17128-0946 +EDI: PRA.COM Aug 20 2016 00:58:00 PRA Receivables Management, LLC, P.O. Box 41067,

cr Norfolk, VA 23541-1067  
E-mail/Text: ebn@vativrecovery.com Aug 20 2016 01:17:17 Palisades Collections LLC,  
Vativ Recovery Solutions, LLC, dba SMC, as agent for Palisades Collections LLC,

P.O. Box 40728, Houston, TX 77240-0728  
12933259 EDI: PHINAMERI.COM Aug 20 2016 00:58:00 AmeriCredit Financial Services, Inc.

12921749 PO BOX 183853, Arlington, TX 76096  
EDI: PHINAMERI.COM Aug 20 2016 00:58:00 Americredit, 200 Bailey Avenue,  
Fort Worth, TX 76107

13535584 +EDI: ACBK.COM Aug 20 2016 00:58:00 American Credit Acceptance dba Auto Finance  
Attn: BK Dept, 961 E. Main St, Spartanburg SC 29302,  
bankruptcy@acacceptance.com 29302-2185

12928435 EDI: AIS.COM Aug 20 2016 00:58:00 American Infosource Lp As Agent for,  
T Mobile/T-Mobile USA Inc, PO Box 248848, Oklahoma City, OK 73124-8848  
12921750 +EDI: ACCE.COM Aug 20 2016 00:58:00 Asset Acceptance, P.O. Box 2039

12921750 +EDI: ACCE.COM Aug 20 2016 00:58:00 Asset Acceptance, P.O. Box 2039,  
Warren, MI 48090-2039  
12969771 +EDI: ACCE.COM Aug 20 2016 00:58:00 Asset Acceptance LLC, PO Box 2036,  
Warren, MI 48090-2036

12921751 Wallen, MI 48090-2036 +E-mail/Text: bankruptcy@cavps.com Aug 20 2016 01:18:10 Cavalry Portfolio  
12921752 500 Summit lake Drive, STE 400, Valhalla NY 10595-2322 +FDI: CITICORP.COM Aug 20 2016 01:02:00 Citibank - Shell P.O. Box 64

12921752 +EDI: CITICORP.COM Aug 20 2016 01:03:00 Citibank, Shell, P.O. Box 64  
Sioux Falls, SD 57117-6497  
12921757 +EDI: GMACFS.COM Aug 20 2016 00:58:00 GMAC, P.O. Box 380902, Bloom  
12921758 +EDI: IRS.GOV Aug 20 2016 01:03:00 Internal Revenue Service, Inglewood

12921758 +EDI: IRS.COM Aug 20 2016 01:03:00 Internal Revenue Service, Insolvency Unit,  
1000 Liberty Avenue, Pittsburgh, PA 15222-4014  
13337948 EDI: JEFFERSONCAP.COM Aug 20 2016 01:03:00 JEFFERSON CAPITAL SYSTEMS LLC, PO BOX 7999,  
ST. CLOUD, MN 56303

13418233 ST CLOUD MN 56302  
EDI: PRA.COM Aug 20 2016 00:58:00 Portfolio Recovery Associates, LLC, P.O. B  
Norfolk, VA 23541

12967409 E-mail/PDF: RACBANKRUPTCY@BANDT.COM Aug 20 2016 01:29:37 Regional Acceptance Corporation  
PO Box 1847, Wilson, NC 27894-1847  
12921762 +E-mail/PDF: RACBANKRUPTCY@BANDT.COM Aug 20 2016 01:29:37 Regional Acceptance Recovery,

1200 E Firetower Road, Greenville, NC 27858-4196  
E-mail/Text: ebn@vativrecovery.com Aug 20 2016 01:17:17  
VATIV Recovery Solutions, LLC dba SMC, As Agent for Palisades Collection/ASTA F  
12954533

PO box 40728, Houston TX 77240-0728  
12921763 +E-mail/Text: bankruptcynotice@westlakefinancial.com Aug 20 2016 01:17:47  
Westlake Financial Services, 4751 Wilshire Blvd Ste 100, Los Angeles CA 90010-3847  
TOTAL: 19

District/off: 0315-2

User: amaz  
Form ID: 3180W

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Total Noticed: 38

Date Rcvd: Aug 19, 2016

\*\*\*\*\* BYPASSED RECIPIENTS (continued) \*\*\*\*\*

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

cr Duquesne Light Company  
cr U.S. Bank National Association, as Trustee, et al.  
cr\* ++AMERICREDIT FINANCIAL SERVICES DBA GM FINANCIAL, PO BOX 183853, ARLINGTON TX 76096-3853  
(address filed with court: AmeriCredit Financial Services, Inc., P. O. Box 183853,  
Arlington, TX 76096)  
cr\* ++JEFFERSON CAPITAL SYSTEMS LLC, PO BOX 7999, SAINT CLOUD MN 56302-7999  
(address filed with court: JEFFERSON CAPITAL SYSTEMS LLC, PO BOX 7999,  
ST CLOUD, MN 56302-9617)  
12932333\* +Midland Credit Management, Inc., 2365 Northside Drive, Suite 300, San Diego, CA 92108-2709  
cr ###Penn Hills School District and Municipality of Pen, Maiello Brungo & Maiello, LLP,  
3301 McCrady Road, Pittsburgh, PA 15235-5137  
12945189 ###Penn Hills Municipality, Maiello Brungo and Maiello, 3301 McCrady Road,  
Pittsburgh, PA 15235-5137  
12928916 ###Rjm Acquisitions Llc, 575 Underhill Blvd, Suite 224, Syosset, NY 11791-3416  
TOTALS: 2, \* 3, ## 3

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '##' were redirected to the recipient's preferred mailing address  
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices  
will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The  
debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner  
shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social  
Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required  
by the bankruptcy rules and the Judiciary's privacy policies.

Date: Aug 21, 2016

Signature: /s/Joseph Speetjens

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email)  
system on August 19, 2016 at the address(es) listed below:

Andrew F Gornall on behalf of Defendant U.S Bank National Association, as Trustee  
agornall@goldbecklaw.com, bkgroup@goldbecklaw.com;bkgroup@kmllawgroup.com  
Andrew F Gornall on behalf of Creditor U.S. Bank National Association, as Trustee, et al...  
agornall@goldbecklaw.com, bkgroup@goldbecklaw.com;bkgroup@kmllawgroup.com  
Jennifer L Cerce on behalf of Creditor Penn Hills School District and Municipality of Penn  
Hills jlc@mbm-law.net  
Leon P. Haller on behalf of Creditor Midland Mortgage Co. Midfirst Bank, by its servicer  
lhaller@pkh.com, dmaurer@pkh.com;lrynard@pkh.com  
Leon P. Haller on behalf of Creditor Midland Mortgage Company lhaller@pkh.com,  
dmaurer@pkh.com;lrynard@pkh.com  
Megan E. Farrell on behalf of Creditor U. S. Department of Housing and Urban Development  
Megan.Farrell@usdoj.gov, Patricia.Fitzgerald@usdoj.gov;Deborah.Verrilla@usdoj.gov  
Office of the United States Trustee ustpregion03.pi.ecf@usdoj.gov  
Paul M. Daniels on behalf of Debtor Carmelita D Williams paul@pauldanielslaw.com,  
robert@pauldanielslaw.com;pauldaniels.lawclerk@gmail.com;chris@pauldanielslaw.com  
Paul M. Daniels on behalf of Plaintiff Carmelita D Williams paul@pauldanielslaw.com,  
robert@pauldanielslaw.com;pauldaniels.lawclerk@gmail.com;chris@pauldanielslaw.com  
Peter J. Ashcroft on behalf of Creditor Duquesne Light Company pashcroft@bersteinlaw.com,  
ckutch@ecf.courtdrive.com;pashcroft@ecf.courtdrive.com;pghecf@bernsteinlaw.com;cabbott@ecf.courtd  
rive.com  
Ronda J. Winnecour cmevf@chapter13trusteedpa.com

TOTAL: 11